

EXECUTIVE SUMMARY:

ENROLLMENT TRENDS

AUGUST 2019 EDITION

Introduction

Twice a year, CHIA updates its analysis of Massachusetts health insurance enrollment trends for the most recent trailing two-year period to give researchers and policymakers insight into the market. Between private insurance, MassHealth, and Medicare, approximately 6.5 million Massachusetts residents have insurance coverage.¹ This edition, which covers the period between March 2017 and March 2019, includes an interactive [interactive dashboard](#), a [detailed databook](#), and [technical appendix](#).

Private Commercial Insurance

From March 2017 and March 2019, private commercial insurance enrollment remained stable overall, covering approximately 4.1 million Massachusetts residents. Over 90% of Massachusetts residents who enroll in private commercial insurance do so through their employer, although a growing proportion are individual purchasers. Between March 2017 and March 2019, the merged market grew by 0.8% (+6,000 members).²

Medicare

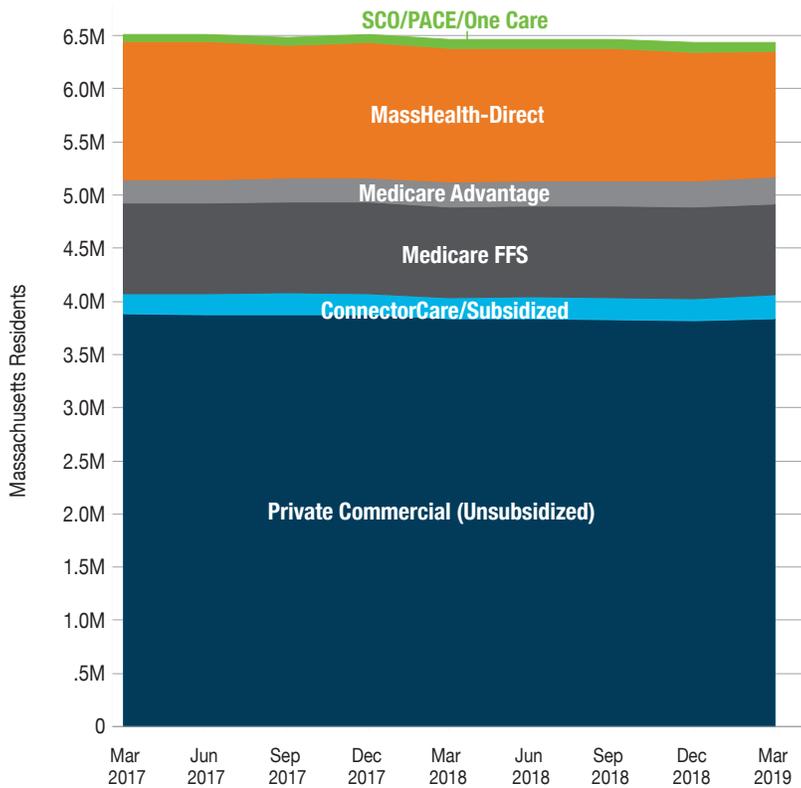
The number of Massachusetts residents receiving primary, medical insurance coverage from Medicare continued to grow to 1.1 million by

March 2019. This growth was concentrated within Medicare Advantage plans (+11.8% from March 2017), where Tufts remained the largest payer.

MassHealth

In March 2019, 1.2 million Massachusetts residents relied on MassHealth for their primary, medical coverage, a decline of -9.4% compared to March 2017.³ Another 581,000 residents received partial or secondary coverage from MassHealth, an increase of 1.4% over the two-year period. In March 2018, MassHealth shifted more than 60% of its members with primary, medical coverage to Accountable Care Organizations (ACOs), resulting in an offsetting decline in Managed Care Organization (MCO) plans and the Primary Care Clinician (PCC) Plan.

Massachusetts Health Insurance Enrollment, March 2017 - March 2019



Click image to see full interactive graphics.

Notes

- ¹ Coverage is defined by unique Massachusetts residents with primary, medical membership.
- ² The Massachusetts merged market includes private commercial insurance sold to individuals or small groups (50 or fewer eligible employees) under fully-insured plans.
- ³ MassHealth has indicated that enrollment in direct MassHealth products decreased in part due to expansion of MassHealth's Student Health Insurance Program (SHIP), which requires full-time students enrolled in MassHealth to also enroll in a student health plan. In these cases, a student health plan becomes the member's primary payer, and the member then receives Partial/Secondary coverage from MassHealth.

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